

Information to identify the case:

Debtor 1 Allen E Bisch Sr.
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-8894**

EIN --_-----

Social Security number or ITIN -----

EIN --_-----

United States Bankruptcy Court **District of New Jersey**

Case number: **15-20777-JNP**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Allen E Bisch Sr.

11/23/16

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Allen E Bisch, Sr.
 Debtor

Case No. 15-20777-JNP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

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 Total Noticed: 33

Date Rcvd: Nov 23, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 25, 2016.

db #+Allen E Bisch, Sr., 300 W. Broad Street, Bridgeton, NJ 08302-1438
 cr +Embrace Home Loans, Inc., c/o Stern & Eisenberg, PC, 1040 N. Kings Highway, Suite 407,
 Cherry Hill, NJ 08034-1925
 lm +LoanCare, PO Box 8068, 3637 Sentara Way, Suite 303, Virginia Beach, VA 23452-4262
 515557045 +Bridgeton Onized F C U, 2550 S Main Rd, Vineland, NJ 08360-7138
 515744066 +Cumberland Cardiology, c/o Pressler and Pressler, LLP., 7 Entin Road,
 Parsippany NJ 07054-5020
 515557050 Cumberland Cardiology, 2848 S Delsea Dr, Vineland, NJ 08360-7042
 515616728 +Embrace Home Loans, Inc., c/o LoanCare, LLC, 3637 Sentara Way,
 Virginia Beach, VA 23452-4262
 515575854 +LoanCare Servicing Center, 3637 Sentara Wy Ste 303, Virginia Beach, VA 23452-4262
 515557057 +Lyons Doughty & Veld Huis, 136 Gaither Drive, Suite 100,, Mount Laurel, NJ 08054-2239
 515592912 +Midland Credit Management, Inc. as agent for, MIDLAND FUNDING LLC, PO Box 2011,
 Warren, MI 48090-2011
 515575863 Office Of Attorney General, Richard J Hughes Justice Complex, 25 Market St, P.O. Box 112,
 Trenton, NJ 08625-0112
 515557051 +Pressler And Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
 515575862 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State Of New Jersey, Po Box 245, Trenton, NJ 08695)
 515575855 +Stern & Eisenberg, PC, 1040 N. Kings Highway, Suite 407, Cherry Hill, NJ 08034-1925
 515557046 +The Ritter Law Office, P.O. Box 320, Bridgeton, NJ 08302-0246

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 23 2016 23:29:03 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregrion03.ne.ecf@usdoj.gov Nov 23 2016 23:28:58 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 515557044 EDI: BANKAMER.COM Nov 23 2016 23:23:00 Bank of America, PO Box 982238,
 El Paso, TX 79998-2380
 515557047 EDI: CAPITALONE.COM Nov 23 2016 23:23:00 Capital One Bank, Po Box 30281,
 Salt Lake City, CT 84130-0281
 515630565 EDI: CAPITALONE.COM Nov 23 2016 23:23:00 Capital One Bank (USA), N.A., PO Box 71083,
 Charlotte, NC 28272-1083
 515557048 +EDI: CHASE.COM Nov 23 2016 23:23:00 Chase Bank, PO Box 15298, Wilmington, DE 19850-5298
 515557049 +EDI: CHASE.COM Nov 23 2016 23:23:00 Chase/Bank One Card, P.O. Box 15298,
 Wilmington, DE 19850-5298
 515557052 EDI: DISCOVER.COM Nov 23 2016 23:23:00 Discover Financial Services, PO Box 15316,
 Wilmington, DE 19850
 515565749 EDI: DISCOVER.COM Nov 23 2016 23:23:00 Discover Bank, Discover Products Inc,
 PO Box 3025, New Albany, OH 43054-3025
 515575858 +EDI: IRS.COM Nov 23 2016 23:23:00 Internal Revenue Service, 1601 Market Street,
 Philadelphia, PA 19103-2309
 515557054 +EDI: MID8.COM Nov 23 2016 23:23:00 Midland Funding, RE: Citibank,
 8875 Aero Dr Suite 200, San Diego, CA 92123-2255
 515557058 EDI: RMSC.COM Nov 23 2016 23:23:00 SYNCEB/JC Penney, PO Box 965007,
 Orlando, FL 32896-5007
 515670830 EDI: BECKLEE.COM Nov 23 2016 23:23:00 State Farm Bank, c o Becket and Lee LLP, POB 3001,
 Malvern, PA 19355-0701
 515557056 +EDI: STFM.COM Nov 23 2016 23:23:00 State Farm Financial Svc, 3 State Farm Plaza N-3,
 Bloomington, IL 61791-0002
 515557059 EDI: CITICORP.COM Nov 23 2016 23:23:00 Universal Card/Citibank, Po Box 6497,
 Sioux Falls, SD 57117-6497
 515557053 E-mail/Text: BKRMailOps@weltman.com Nov 23 2016 23:29:06 Weltman Weinberg & Reis,
 325 Chestnut St Ste 501, Philadelphia, PA 19106-2605
 515664273 EDI: ECAST.COM Nov 23 2016 23:23:00 eCAST Settlement Corporation, POB 29262,
 New York NY 10087-9262
 515664048 EDI: ECAST.COM Nov 23 2016 23:23:00 eCAST Settlement Corporation, assignee,
 of Citibank, N.A., POB 29262, New York, NY 10087-9262

TOTAL: 18

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

515575861* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
 PHILADELPHIA PA 19101-7346
 (address filed with court: Internal Revenue Service, Po Box 724, Springfield, NJ 07081)
 515575860* Internal Revenue Service, Officer, a managing or general agent, PO Box 744,
 Springfield, NJ 07081-0744
 515575859* +Internal Revenue Service, Officer, a managing or general agent,, PO Box 7346,
 Philadelphia, PA 19101-7346
 515557055* +Pressler And Pressler, 7 Entin Road, Parsippany, NJ 07054-5020

TOTALS: 0, * 4, ## 0

District/off: 0312-1

User: admin
Form ID: 318

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Total Noticed: 33

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***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 25, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 23, 2016 at the address(es) listed below:

Andrew Sklar andy@sklarlaw.com,
NJ43@ecfcbis.com;dolores@sklarlaw.com;sklar@remote7solutions.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
John P. Amenhauser on behalf of Debtor Allen E Bisch, Sr. mylawyer7@aol.com,
jamenhauser@seymourlaw.net;ecf@seymourlaw.net
Joshua I. Goldman on behalf of Creditor Embrace Home Loans, Inc. jgoldman@kmlawgroup.com,
bkgroup@kmlawgroup.com
Seymour Wasserstrum on behalf of Debtor Allen E Bisch, Sr. mylawyer7@aol.com,
ecf@seymourlaw.net
Steven K. Eisenberg on behalf of Creditor Embrace Home Loans, Inc. bkecf@sterneisenberg.com,
jmcnally@sterneisenberg.com;skelly@sterneisenberg.com;bkecf@sterneisenberg.com

TOTAL: 6